

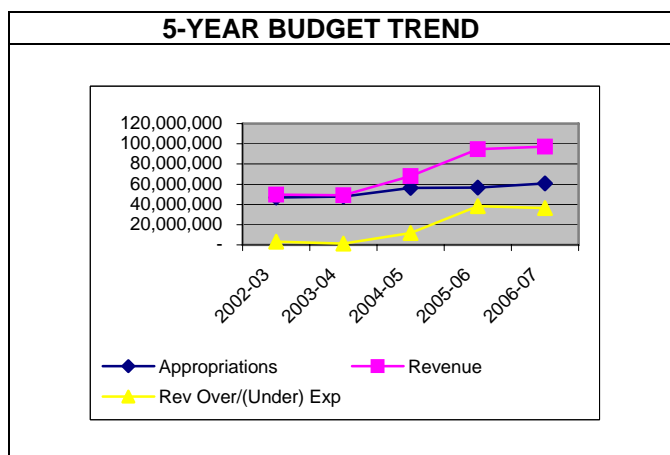
## Insurance Programs

### DESCRIPTION OF MAJOR SERVICES

Risk Management administers the county's self-insured workers' compensation, public liability, property conservation, safety and risk reduction programs and its insured programs. All program costs are paid from internal service sub funds, which are financed by charging general fund and non-general fund departments, as well as Board-Governed Special Districts and County Service Areas. Each agency is billed for their specific coverage for the cost to pay losses and future liabilities under the self-insured programs, and the cost of insurance for the insured programs.

There is no staffing associated with this budget unit.

### BUDGET HISTORY

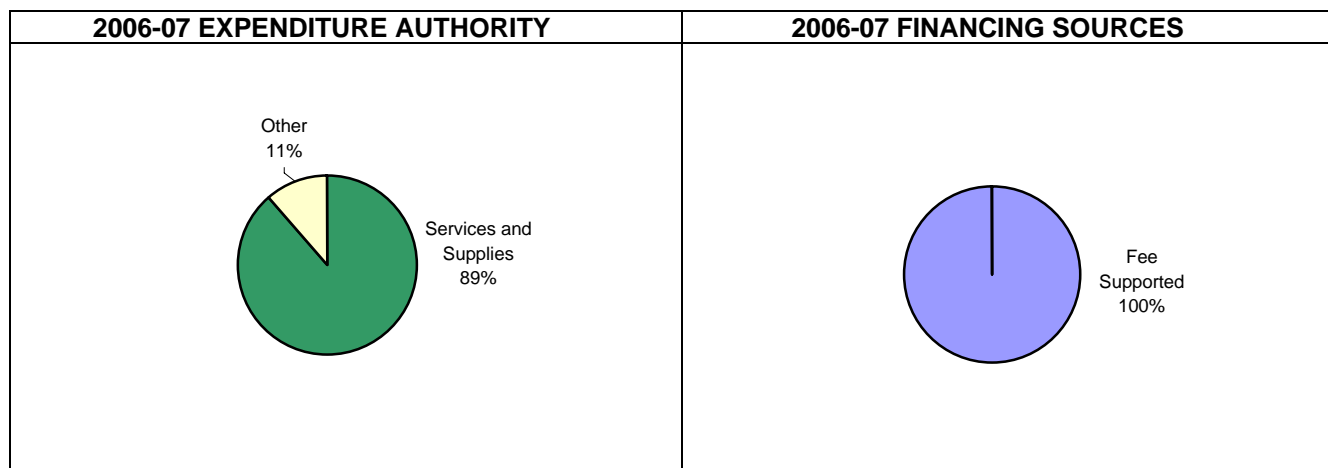


### PERFORMANCE HISTORY

	Actual 2002-03	Actual 2003-04	Actual 2004-05	Modified Budget 2005-06	Estimate 2005-06
Appropriation	63,914,428	56,585,885	47,913,728	61,037,868	60,897,838
Departmental Revenue	59,968,838	50,845,461	69,026,882	99,218,000	103,200,997
Revenue Over/(Under) Exp	(3,945,590)	(5,740,424)	21,113,154	38,180,132	42,303,159
Budgeted Staffing				-	
Fixed Assets	-	-	-	-	-
Unrestricted Net Assets Available at Year End	(45,743,854)	(52,676,264)	(31,563,110)	-	10,740,049



## ANALYSIS OF PROPOSED BUDGET



GROUP: Administrative/Executive  
DEPARTMENT: Risk Management  
FUND: Risk Mgmt - Insurance Programs

BUDGET UNIT: Various RMG  
FUNCTION: General  
ACTIVITY: Other General

	2002-03 Actual	2003-04 Actual	2004-05 Actual	2005-06 Estimate	2005-06 Final Budget	2006-07 Proposed Budget	Change From 2005-06 Final Budget
<b>Appropriation</b>							
Services and Supplies	44,386,278	48,565,383	41,822,987	49,829,103	49,870,403	53,786,897	3,916,494
Other Charges	97,869	311,969	414,702	339,710	480,000	430,000	(50,000)
Transfers	459,249	515,265	558,677	575,022	575,022	619,169	44,147
Total Appropriation	44,943,396	49,392,617	42,796,366	50,743,835	50,925,425	54,836,066	3,910,641
Operating Transfers Out	18,971,032	7,193,268	5,117,362	10,154,003	5,612,443	5,850,807	238,364
Total Requirements	63,914,428	56,585,885	47,913,728	60,897,838	56,537,868	60,686,873	4,149,005
<b>Departmental Revenue</b>							
Use Of Money and Prop	30,520	223,706	296,562	373,303	-	346,083	346,083
State, Fed or Gov't Aid	-	-	24,812	-	-	-	-
Current Services	41,532,866	47,196,390	68,503,274	102,624,130	94,718,000	96,745,000	2,027,000
Other Revenue	28,976	30,444	145,028	148,390	-	36,500	36,500
Total Revenue	41,592,362	47,450,540	68,969,676	103,145,823	94,718,000	97,127,583	2,409,583
Operating Transfers In	18,376,476	3,394,921	57,206	55,174	-	-	-
Total Financing Sources	59,968,838	50,845,461	69,026,882	103,200,997	94,718,000	97,127,583	2,409,583
Rev Over/(Under) Exp	(3,945,590)	(5,740,424)	21,113,154	42,303,159	38,180,132	36,440,710	(1,739,422)

In 2006-07, total insurance premiums will increase approximately \$2,000,000 due to premium increases in the following funds: Flood Control Liability, JPA Workers' Compensation, JPA Property Insurance, JPA Auto Collision, and Road Design Liability. These increases are necessary for Risk Management to meet the goal of its Five Year Recovery Plan to fund the various self-insured sub funds at a 70% confidence level by June 30, 2008.

In 2006-07, the department will incur increased costs in all insured and self-insured funds. Claims costs are projected to increase, as well as the cost of premiums for excess insurance, based on market conditions. These costs are reflected in the Change From 2005-06 Final Budget column, along with changes related to Board approved mid-year adjustments and department recommendations.

